

PARAMETERS AND VALUES

Data as of 31.08.2023	BGN
MRR	12%
Deposit Rate _{HHT}	0.13%
Deposit Rate _{HHO}	0.01%
V _{HHT}	10 720 051 000.00
V _{HHO}	38 203 072 000.00
Deposit Rate HH BS'	0.0349%
Reference Interest Rate	0.0%

RIR calculation as per the Methodology, with data as of 31.08.2023, with value in effect from 01.10.2023 applicable to credit deals of business clients.

$$\text{RIR in BGN} = 0.0\% = \frac{\text{Deposit Rate HH BS}}{(1-\text{MRR})} = \frac{0.000349}{(1-0.12)}$$

$$\text{Deposit Rate HH BS in BGN} = \frac{0.0013 \times 10\,720\,051\,000.00 + 0.0001 \times 38\,203\,072\,000.00}{10\,720\,051\,000.00 + 38\,203\,072\,000.00}$$

BNB indicators: [Interest rate statistics of the Bulgarian National Bank](#)